

Information to identify the case:

Debtor 1	<u>Apryl Ariane Palen</u>	Social Security number or ITIN	xxx-xx-9175
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-21912-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Apryl Ariane Palen
aka Apryl A. Palen-Ross

9/28/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Apryl Ariane Palen
 Debtor

Case No. 18-21912-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db +Apryl Ariane Palen, 319 Crawford Avenue, Maple Shade, NJ 08052-2703
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
 517587404 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 517587408 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 517587407 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
 517598976 +PNC BANK, N.A., Law Office of Frank J. Martone, 1455 Broad Street,
 Bloomfield, NJ 07003-3068
 517634216 +PNC BANK, N.A., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 517587413 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 517587414 +Rubin & Rothman LLC, 1787 Veterans Highway, Suite 32, PO Box 9003,
 Islandia, NY 11749-9003
 517587416 +Rubin & Rothman LLC, 1787 Veterans Memorial Highway, Islandia, NY 11749-1500
 517587415 +Rubin & Rothman LLC, 1787 Veterans Memorial Hwy, Islandia, NY 11749-1500
 517587417 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 517587418 +Stephanie Cecero, 16 Farmhouse Road, Sicklerville, NJ 08081-1609
 517587421 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Sep 29 2018 03:49:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2018 00:20:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: HNDA.COM Sep 29 2018 03:48:00 American Honda Finance Corp., P.O. Box 168088,
 Irving, TX 75016-8088
 517587402 EDI: HNDA.COM Sep 29 2018 03:48:00 American Honda Finance, Attn: Bankruptcy,
 Po Box 168088, Irving, TX 75016
 517587403 EDI: BANKAMER.COM Sep 29 2018 03:49:00 Bank of America, Po Box 982238,
 El Paso, TX 79998
 517587405 +EDI: TSYS2.COM Sep 29 2018 03:48:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517587406 +EDI: WFNNB.COM Sep 29 2018 03:48:00 Comenity Bank/Pier 1, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517587410 EDI: IRS.COM Sep 29 2018 03:49:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517587411 +EDI: CBSKOHL.S.COM Sep 29 2018 03:48:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 517587412 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:17 Office of the U.S. Trustee,
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517587419 +EDI: RMSC.COM Sep 29 2018 03:49:00 Synccb/citgo, Po Box 965060, Orlando, FL 32896-5060
 517589357 +EDI: RMSC.COM Sep 29 2018 03:49:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517587420 EDI: TDBANKNORTH.COM Sep 29 2018 03:49:00 TD Bank, N.A., 32 Chestnut Street,
 Po Box 1377, Lewiston, ME 04243

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517587409* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures Branch,
 Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
Joel R. Spivack on behalf of Debtor Apryl Ariane Palen joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor PNC BANK, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5